## Case 18-01776 Doc 1 Filed 01/22/18 Entered 01/22/18 15:17:42 Desc Main Document Page 1 of 48

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	_	
Case number (if known)	_ Chapter you are filing under:	
	☐ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	■ Chapter 13	Check if this an amended filing

### Official Form 101

## **Voluntary Petition for Individuals Filing for Bankruptcy**

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pai	t 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example, your driver's	Victoriana First name	First name
	license or passport).	Middle name	Middle name
ide	Bring your picture identification to your meeting with the trustee.	Bautista Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years		
	Include your married or maiden names.		
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-8804	

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Case number (if known)

Debtor 1 Victoriana Bautista

About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): Any business names and **Employer Identification** Numbers (EIN) you have I have not used any business name or EINs. ☐ I have not used any business name or EINs. used in the last 8 years Include trade names and Business name(s) Business name(s) doing business as names EINs EINs If Debtor 2 lives at a different address: Where you live 6957 S Rockwell Street, Apt 2F Chicago, IL 60652 Number, Street, City, State & ZIP Code Number, Street, City, State & ZIP Code Cook County County If your mailing address is different from the one If Debtor 2's mailing address is different from yours, fill it above, fill it in here. Note that the court will send any in here. Note that the court will send any notices to this notices to you at this mailing address. mailing address. Number, P.O. Box, Street, City, State & ZIP Code Number, P.O. Box, Street, City, State & ZIP Code Why you are choosing Check one: Check one: this district to file for bankruptcy Over the last 180 days before filing this petition, I Over the last 180 days before filing this petition, have lived in this district longer than in any other I have lived in this district longer than in any district. other district. I have another reason. I have another reason. Explain. (See 28 U.S.C. § 1408.) Explain. (See 28 U.S.C. § 1408.)

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Debtor 1 Victoriana Bautista

Case number (if known)

ar	Tell the Court About	Your Ba	ankruptcy Ca	ise						
7.	The chapter of the Bankruptcy Code you are				on of each, see I of page 1 and c			142(b) for Individuals	Filing for Bankruptcy	/
	choosing to file under	☐ Ch	napter 7							
		☐ Ch	napter 11							
		☐ Ch	napter 12							
		■ Ch	napter 13							
3.	How you will pay the fee		about how yo	u may pay. Ty attorney is su	ypically, if you a	re paying the	fee yourself, you m	ay pay with cash, ca	cal court for more det ashier's check, or mo credit card or check v	ney
					nstallments. If yents (Official Forr		s option, sign and a	ttach the Application	n for Individuals to Pa	ay
			I request that but is not req applies to you	t my fee be vuired to, waive ur family size	waived (You ma e your fee, and r and you are una	y request this may do so onl ble to pay the	ly if your income is I e fee in installments	less than 150% of th	7. By law, a judge made official poverty line option, you must fill of	that
			the Application	on to Have the	e Chapter 7 Filin	g Fee Waived	(Official Form 103	B) and file it with you	ur petition.	
€.	Have you filed for bankruptcy within the	■ No								
	last 8 years?	☐ Ye				\//h a n		Casa number		
			District			_ When		Case number		
			District			_ When		Case number		
			District			_ When		Case number		
10.	Are any bankruptcy cases pending or being	■ No								
	filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	☐ Ye	S.							
			Debtor					Relationship to you		
			District			_ When		Case number, if kno	wn	
			Debtor					Relationship to you		
			District			_ When		Case number, if kno	own	
11.	Do you rent your residence?	■ No	. Go to l	ine 12.						
		☐ Ye	s. Has yo	ur landlord ob	otained an evicti	on judgment a	against you?			
				No. Go to line	e 12.					
				Yes. Fill out bankruptcy p		t About an Evi	iction Judgment Aga	ainst You (Form 101	A) and file it with this	3

Debtor 1	Victoriana Bautista	Document	Page 4 0f 48  Case number (if known)	
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art	Report About Any Bu	sinesses	You Own	as a Sole Proprietor		
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to	Part 4.		
		☐ Yes.	Name	e and location of business		
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name	e of business, if any		
	If you have more than one sole proprietorship, use a separate sheet and attach		Numb	per, Street, City, State & ZIP Code		
	it to this petition.		Check	k the appropriate box to describe your business:		
				Health Care Business (as defined in 11 U.S.C. § 101(27A))		
				Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))		
				Stockbroker (as defined in 11 U.S.C. § 101(53A))		
				Commodity Broker (as defined in 11 U.S.C. § 101(6))		
				None of the above		
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?	in 11 U.S.C. 1116(1)(B).				
	For a definition of small business debtor, see 11 U.S.C. § 101(51D).	■ No.	I am f Code.	illing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy		
		☐ Yes.	I am f	iling under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.		
arí	Report if You Own or	Ηανο Δην	, Hazardo	ous Property or Any Property That Needs Immediate Attention		
	<u> </u>	nave Any	Tiuzui uc	- Topotty of Any Fropotty That Needd milliodiate Attention		
14.	Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to	■ No. □ Yes.	What is	the hazard?		
	public health or safety? Or do you own any property that needs immediate attention?			diate attention is why is it needed?		
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is	s the property?		
				Number, Street, City, State & Zip Code		

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Debtor 1 Victoriana Bautista

Explain Your Efforts to Receive a Briefing About Credit Counseling

#### Tell the court whether you have received a briefing about credit counseling.

Part 5:

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### **About Debtor 1:**

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

#### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

#### ☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

#### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

Case number (if known)

I received a briefing from an approved credit
counseling agency within the 180 days before I filed
this bankruptcy petition, and I received a certificate of
completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

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If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

#### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

#### ☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Desc Main Document Page 6 of 48 Case number (if known) Debtor 1 Victoriana Bautista Part 6: **Answer These Questions for Reporting Purposes** Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an 16. What kind of debts do 16a. individual primarily for a personal, family, or household purpose." you have? ☐ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ☐ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses ☐ Yes. after any exempt are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses □ No are paid that funds will ☐ Yes be available for distribution to unsecured creditors? 18. How many Creditors do 1-49 **1**,000-5,000 **1** 25,001-50,000 you estimate that you **5001-10.000 5**0,001-100,000 **50-99** owe? **1**0,001-25,000 ☐ More than 100,000 **1**00-199 **200-999** 19. How much do you **□** \$0 - \$50,000 □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your assets to □ \$50,001 - \$100,000 □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500.001 - \$1 million 20. How much do you □ \$0 - \$50,000 □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your liabilities □ \$50,001 - \$100,000 □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion to be? **\$100,001 - \$500,000** □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million Sign Below Part 7: For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11. United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Victoriana Bautista

Victoriana Bautista Signature of Debtor 1

Executed on January 18, 2018

MM / DD / YYYY

Signature of Debtor 2

MM / DD / YYYY

Executed on

Debtor 1 Victoriana Bautista

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Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Ronald P Strojny	Date	January 18, 2018
Signature of Attorney for Debtor		MM / DD / YYYY
Ronald P Strojny		
Ronald P Strojny		
5839 W 35th Street		
Cicero, IL 60804  Number, Street, City, State & ZIP Code		
Number, Street, City, State & ZIP Code		
Contact phone <b>708-652-2800</b>	Email address	rpstrojny@yahoo.com
6282154		
Bar number & State		

	Docume	nt Page 8 of 48		
mation to identify your	case:			
Victoriana Bautis	ta			
First Name	Middle Name	Last Name		
First Name	Middle Name	Last Name		
ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
			☐ Check if this is a amended filing	n
	Victoriana Bautis First Name First Name	Victoriana Bautista First Name Middle Name  First Name Middle Name	Victoriana Bautista First Name Middle Name Last Name  First Name Middle Name Last Name	Victoriana Bautista First Name Middle Name Last Name First Name Middle Name Last Name ankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS

### Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

	t 1: Summarize Your Assets		
		Your a	ssets of what you own
1.	Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$	170,000.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	10,000.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	180,000.00
Pai	t 2: Summarize Your Liabilities		
			abilities it you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	197,626.16
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	3,000.00
	Your total liabilities	\$	200,626.16
Pai	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	3,568.00
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	2,738.26
Pai	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with yo	ur other sc	hedules.
7.	■ Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for	a personal	, family, or

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

page 1 of 2

the court with your other schedules.

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8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form
	122A-1 Line 11; <b>OR</b> , Form 122B Line 11; <b>OR</b> , Form 122C-1 Line 14.

900.00 \$

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total claim	
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	0.00

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Fill in this information to identify your case and the		F AUE 10 01 40		
Debtor 1 Victoriana Bautista				
	e Name	Last Name		
Debtor 2 (Spouse, if filing) First Name Middle	e Name	Last Name		
3,				
United States Bankruptcy Court for the: NORTHER	RN DISTRICT OF ILLIN	IOIS		
Case number		-		☐ Check if this is an
				amended filing
Official Form 106A/B				
Schedule A/B: Property				12/15
n each category, separately list and describe items. List				
hink it fits best. Be as complete and accurate as possible nformation. If more space is needed, attach a separate s				
Answer every question.				
Part 1: Describe Each Residence, Building, Land, or Ot	ther Real Estate You Ow	n or Have an Interest In		
. Do you own or have any legal or equitable interest in a	any residence building	land or similar property?		
_	any residence, building,	iand, or similar property?		
☐ No. Go to Part 2.				
Yes. Where is the property?				
1.1 6957 S Rockwell Street	What is the property	? Check all that apply		
Street address, if available, or other description	Single-family h		Do not deduct secured cl	aims or exemptions. Put ed claims on Schedule D:
	Duplex or mult	· ·	Creditors Who Have Clair	
		or cooperative		
	■ Manufactured	or mobile home	Current value of the	Current value of the
Chicago IL 60629-0000	Land		entire property?	portion you own?
City State ZIP Code	☐ Investment pro	pperty	\$170,000.00	\$170,000.00
	☐ Timeshare ☐ Other			your ownership interest
		in the property? Check one	a life estate), if known.	ancy by the entireties, or
	■ Debtor 1 only	,	Fee Simple	
Cook	☐ Debtor 2 only			
County	Debtor 1 and D	•	☐ Check if this is con	nmunity property
		the debtors and another	(see instructions)	
	Other information your property identification	ou wish to add about this item on number:	, such as local	
		y residence; Citimortga	ige: property is also	known as:
		eet, Chicago, IL 60629	3., 1 1	
2. Add the dollar value of the portion you own for	or all of your optrios fo	rom Part 1, including any	ontries for	
pages you have attached for Part 1. Write that				\$170,000.00
Part 2: Describe Your Vehicles				
Do you own, lease, or have legal or equitable inter someone else drives. If you lease a vehicle, also repo				ehicles you own that
•		coatory Contracts and One.	Aprilu Luases.	
3. Cars, vans, trucks, tractors, sport utility vehicle	es, motorcycles			
■ No				

Official Form 106A/B Schedule A/B: Property page 1

☐ Yes

Debtor 1	Victoriana Bautista	Document	Page 11 of 48	ase number (if known)	
				· · · · ·	
	rcraft, aircraft, motor homes, ATVs bles: Boats, trailers, motors, persona		-		
■ No					
☐ Yes	3				
	the dollar value of the portion you s you have attached for Part 2. W	-	· · · · · · · · · · · · · · · · · · ·	-	\$0.00
Dort 2	Describe Your Personal and Househo	ld Hama			
	own or have any legal or equitable		wing items?		Current value of the
·		,	<b>g</b>		portion you own? Do not deduct secured claims or exemptions.
	ehold goods and furnishings nples: Major appliances, furniture, lin	iens, china, kitchenware			
□ No	)				
Ye	es. Describe				
	Red Dresse	r, Sofa, Coffee Table, En	d Tahlas Kitchan Tah	A A A	
		II Appliances, Large App			
	Utensils	NET C Bookwall Street Ch	ioogo II 606E2		\$2,000.00
	Location: 69	57 S Rockwell Street, Ch	iicago il 60652		Ψ2,000.00
□ No ■ Ye	es. Describe	, , ,			
		VD Player, Cell Phone 57 S Rockwell Street, Ch	icago IL 60652		\$500.00
Exan	es. Describe	a, collectibles		objects; stamp, coin, o	or baseball card collections;
		ures, Family Photos, CDs 57 S Rockwell Street, Ch			\$50.00
Exan	pment for sports and hobbies inples: Sports, photographic, exercise musical instruments is. Describe	and other hobby equipment	bicycles, pool tables, gol	f clubs, skis; canoes a	nd kayaks; carpentry tools;
10. Firea	mples: Pistols, rifles, shotguns, amn	nunition, and related equipme	nt		
	es. Describe				
11. Clot Exa □ No	imples: Everyday clothes, furs, leath	er coats, designer wear, shoe	s, accessories		
Ye	es. Describe				

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Case number (if known) Document Debtor 1 Victoriana Bautista **Necessary Wearing Apparel** \$300.00 Location: 6957 S Rockwell Street, Chicago IL 60652 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver ☐ No Yes. Describe..... Ring, Watch, Costume Jewelry \$50.00 Location: 6957 S Rockwell Street, Chicago IL 60652 13. Non-farm animals Examples: Dogs, cats, birds, horses No ☐ Yes. Describe..... 14. Any other personal and household items you did not already list, including any health aids you did not list ■ No ☐ Yes. Give specific information..... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$2,900.00 for Part 3. Write that number here ..... Part 4: Describe Your Financial Assets Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition □ Yes..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. □ No Institution name: ■ Yes..... **Chase Bank checking account** \$100.00 17.1. Checking

18. Bonds, mutual funds, or publicly traded stocks

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

■ No

☐ Yes...... Institution or issuer name:

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture

■ No

☐ Yes. Give specific information about them.....

Name of entity:

% of ownership:

20. Government and corporate bonds and other negotiable and non-negotiable instruments

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.

Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

■ No

☐ Yes. Give specific information about them

Issuer name:

		Case 18-0		Doc 1	Filed 01/22/18 Document	Entered 01/22/18 15:17:42 Page 13 of 48 Case number (if known)	Desc Main
D	ebtor 1	Victoriana Ba	utista			Case number (if known)	
21.		nent or pension a		Keoah 401	(k) 403(b) thrift saving	s accounts, or other pension or profit-sharing	nlans
	■ No	700. Interests in ii	or, Erdor	i, rtoogri, 40	(k), 400(b), tillit odvillg	o decounts, or other periodor or profit sharing	piano
	☐ Yes. I	List each account		y. account:	Institution r	name:	
22	Your sh		deposits	you have ma		tinue service or use from a company ctric, gas, water), telecommunications compa	nies, or others
	■ No □ Yes				Institution r	name or individual:	
23	_	es (A contract for	a periodio	payment of	money to you, either for	r life or for a number of years)	
	■ No □ Yes	lss	uer name	and descript	on.		
24.	26 U.S.0	s in an education C. §§ 530(b)(1), 52			n a qualified ABLE pro	ogram, or under a qualified state tuition pro	ogram.
	■ No □ Yes	Ins	titution nai	me and desc	ription. Separately file th	ne records of any interests.11 U.S.C. § 521(c)	:
25	Trusts, ■ No	equitable or futu	ure intere	sts in prope	rty (other than anythin	g listed in line 1), and rights or powers ex	ercisable for your benefit
	☐ Yes.	Give specific info	rmation ab	out them			
26					ts, and other intellecturoceeds from royalties a	nal property Ind licensing agreements	
		Give specific info	rmation at	out them			
27	_Examp	es, franchises, and les: Building perm				n holdings, liquor licenses, professional licens	es
	■ No □ Yes.	Give specific info	rmation at	oout them			
M	oney or p	property owed to	you?				Current value of the portion you own? Do not deduct secured claims or exemptions.
28	Tax ref	unds owed to yo	u				
		Give specific infor	mation ab	out them, inc	cluding whether you alre	ady filed the returns and the tax years	
29	. <b>Family</b> <i>Examp</i>		ump sum a	alimony, spo	usal support, child suppo	ort, maintenance, divorce settlement, property	/ settlement
	■ No □ Yes. 0	Give specific infor	mation				
30		, ,	s, disabilit	y insurance į	payments, disability ben someone else	efits, sick pay, vacation pay, workers' compe	nsation, Social Security
	_	Give specific info	rmation				
						cockwell, Chicago, Alicia Williams, vsuit filed; money more than likely	<b>A</b>

not collectible

\$7,000.00

	Case 18-01776 Duc	Document	Page 14 of 48	Desc Main
Debtor 1	Victoriana Bautista	Document	Case number (if known)	
	ts in insurance policies oles: Health, disability, or life insura	nce; health savings account (	HSA); credit, homeowner's, or renter's insurar	nce
■ No				
☐ Yes.	Name the insurance company of ea Company na		Beneficiary:	Surrender or refund value:
If you a some of	terest in property that is due you are the beneficiary of a living trust, one has died.  Give specific information		ed surance policy, or are currently entitled to rec	eive property because
Examp ■ No —	against third parties, whether or oles: Accidents, employment dispute Describe each claim		it or made a demand for payment s to sue	
34. Other	contingent and unliquidated clair	ns of every nature, including	g counterclaims of the debtor and rights to	set off claims
■ No				
☐ Yes.	Describe each claim			
■ No	ancial assets you did not alread	/ list		
	he dollar value of all of your entr art 4. Write that number here		ny entries for pages you have attached	\$7,100.00
Part 5: De	scribe Any Business-Related Propert	y You Own or Have an Interest I	In. List any real estate in Part 1.	
37 Do you o	own or have any legal or equitable int	erest in any business-related n	roperty?	
	to Part 6.			
☐ Yes. 0	Go to line 38.			
	scribe Any Farm- and Commercial Fis ou own or have an interest in farmland,		n or Have an Interest In.	
46 <b>Do vo</b> i	own or have any legal or equita	ole interest in any farm- or o	commercial fishing-related property?	
•	Go to Part 7.	or and the second of the secon	rolated property:	
	. Go to line 47.			
Part 7:	Describe All Property You Own or H	lave an Interest in That You Dic	l Not List Above	
	have other property of any kind oles: Season tickets, country club m			
■ No				
☐ Yes.	Give specific information			

Official Form 106A/B Schedule A/B: Property page 5

54. Add the dollar value of all of your entries from Part 7. Write that number here ......

\$0.00

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Case number (if known)

Document Debtor 1 Victoriana Bautista

Part	8: List the Totals of Each Part of this Form			
55.	Part 1: Total real estate, line 2			\$170,000.00
56.	Part 2: Total vehicles, line 5	\$0.00		
57.	Part 3: Total personal and household items, line 15	\$2,900.00		
58.	Part 4: Total financial assets, line 36	\$7,100.00		
59.	Part 5: Total business-related property, line 45	\$0.00		
60.	Part 6: Total farm- and fishing-related property, line 52	\$0.00		
61.	Part 7: Total other property not listed, line 54 +	\$0.00		
62.	Total personal property. Add lines 56 through 61	\$10,000.00	Copy personal property total	\$10,000.00
63.	Total of all property on Schedule A/B. Add line 55 + line 62			\$180,000.00

Official Form 106A/B Schedule A/B: Property page 6

		I A A A HILL	111 1 71(A) 1 (7 (7) <del>4</del> (	
Fill in this infor	mation to identify your	case:		
Debtor 1	Victoriana Bautis	ta		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number (if known)				☐ Check if this is an
				amended filing

### Official Form 106C

### Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of

fun exe	applicable statutory limit. Some exemption ds—may be unlimited in dollar amount. How emption to a particular dollar amount and the the applicable statutory amount.	vever, if you claim an	exen	nption of 100% of fair market valu	e under a law that limits the
Pa	Int 1: Identify the Property You Claim as E	xempt			
1.	Which set of exemptions are you claiming	? Check one only, eve	n if yo	ur spouse is filing with you.	
	■ You are claiming state and federal nonban	kruptcy exemptions.	11 U.S	S.C. § 522(b)(3)	
	☐ You are claiming federal exemptions. 11 l	J.S.C. § 522(b)(2)			
2.	For any property you list on Schedule A/B	that you claim as exe	empt,	fill in the information below.	
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim		Specific laws that allow exemption
		Copy the value from Schedule A/B	Che	eck only one box for each exemption.	
	6957 S Rockwell Street Chicago, IL 60629 Cook County	\$170,000.00		\$15,000.00	735 ILCS 5/12-901
	Debtor's primary residence; Citimortgage; property is also known as: 2554 W 70th Street, Chicago, IL 60629 Line from Schedule A/B: 1.1			100% of fair market value, up to any applicable statutory limit	
	Bed, Dresser, Sofa, Coffee Table, End Tables, Kitchen Table & Chairs,	\$2,000.00		\$2,000.00	735 ILCS 5/12-1001(b)
	Small Appliances, Large Appliances, Lamps, Flatware, Utensils Location: 6957 S Rockwell Street, Chicago IL 60652 Line from Schedule A/B: 6.1			100% of fair market value, up to any applicable statutory limit	
	TV, Radio, DVD Player, Cell Phone	\$500.00		\$500.00	735 ILCS 5/12-1001(b)

TV, Radio, DVD Player, Cell Phone Location: 6957 S Rockwell Street, Chicago IL 60652 Line from <i>Schedule A/B</i> : 7.1	\$500.00	\$500.00  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Books, Pictures, Family Photos, CDs, DVDs, Games	\$50.00	\$50.00	735 ILCS 5/12-1001(b)
Location: 6957 S Rockwell Street, Chicago IL 60652		100% of fair market value, up to any applicable statutory limit	

Official Form 106C

Line from Schedule A/B: 8.1

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Debtor 1 Victoriana Bautista

Case number (if known)

	Tiotoriana Baanota				
	rief description of the property and line on chedule A/B that lists this property	Current value of the portion you own	Am	ount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Che	eck only one box for each exemption.	
	ecessary Wearing Apparel ocation: 6957 S Rockwell Street,	\$300.00		\$300.00	735 ILCS 5/12-1001(a)
C	hicago IL 60652 ne from <i>Schedule A/B</i> : 11.1			100% of fair market value, up to any applicable statutory limit	
	ing, Watch, Costume Jewelry ocation: 6957 S Rockwell Street,	\$50.00		\$50.00	735 ILCS 5/12-1001(b)
C	hicago IL 60652 ne from <i>Schedule A/B</i> : 12.1			100% of fair market value, up to any applicable statutory limit	
	hecking: Chase Bank checking	\$100.00		\$100.00	735 ILCS 5/12-1001(b)
	ne from Schedule A/B: 17.1			100% of fair market value, up to any applicable statutory limit	
	re you claiming a homestead exemption Subject to adjustment on 4/01/19 and every No Yes. Did you acquire the property cover	3 years after that for ca	ases fi	•	,
	☐ Yes				

		Document	Page 18	OT 48		
Fill in this information	to identify you	r case:				
Debtor 1 Vic	toriana Bauti	sta				
	Name	Middle Name	Last Name		-	
Debtor 2 (Spouse if, filing) First	Name	Middle Name	Last Name		-	
United States Bankrupto	cy Court for the:	NORTHERN DISTRICT OF ILLII	NOIS		_	
Case number(if known)						if this is an led filing
Official Form 106	<u>5D</u>					
Schedule D: C	reditors	Who Have Claims S	Secured	by Propert	у	12/15
s needed, copy the Addition number (if known). . Do any creditors have cl	onal Page, fill it o		o this form. On	the top of any additio	nal pages, write your na	
_		nis form to the court with your other s	cnedules. Yo	u nave notning eise t	to report on this form.	
Yes. Fill in all of t	he information b	pelow.				
Part 1: List All Secu	red Claims			Column A	Column B	Column C
for each claim. If more than	n one creditor has	nore than one secured claim, list the credi a particular claim, list the other creditors i cal order according to the creditor's name.	in Part 2. As	Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion
2.1 Citimortgage In	С	Describe the property that secures th	ie claim:	\$193,985.00	\$170,000.00	\$23,985.00
Po Box 9438 Gaithersburg, M	/ID 20898	60629 Cook County Debtor's primary residence; Citimortgage; property is also known as: 2554 W 70th Stree Chicago, IL 60629 As of the date you file, the claim is: Clapply.  ☐ Contingent	et,			
Number, Street, City, Sta	ate & Zip Code	Unliquidated				
Who owes the debt? Che	eck one.	☐ Disputed  Nature of lien. Check all that apply.				
■ Debtor 1 only □ Debtor 2 only	our one.	An agreement you made (such as m car loan)	ortgage or secu	ured		
☐ Debtor 1 and Debtor 2 c	only	☐ Statutory lien (such as tax lien, mech	nanic's lien)			
At least one of the debto		☐ Judgment lien from a lawsuit				
☐ Check if this claim rela community debt	ates to a	Other (including a right to offset)	Mortgage			
	Opened 10/16 Last Active		er 5085			
Date debt was incurred _	2/28/17	Last 4 digits of account number	<u> </u>			
Clerk of Chicag Hearings	o Admin	Describe the property that secures th		\$3,641.16	\$170,000.00	\$3,641.16
Attn: Docket # 17WD05408A 740 North Sedg Street Chicago, IL 606	54	6957 S Rockwell Street Chica 60629 Cook County Debtor's primary residence; Citimortgage; property is also known as: 2554 W 70th Stree Chicago, IL 60629 As of the date you file, the claim is: Clapply.  Contingent Unliquidated	o et,			
		☐ Disputed				

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Debto	r 1 Victoriana Bau	tista		Case	e number (if know)
	First Name	Middle Name	Last Name		
Who d	owes the debt? Check o	ne. Nature of	f lien. Check all that apply.		
	otor 1 only otor 2 only	☐ An agr car lo	eement you made (such as mortga an)	age or secured	
	btor 1 and Debtor 2 only	☐ Statuto	ory lien (such as tax lien, mechanic	c's lien)	
☐ At I	east one of the debtors ar	nd another Judgm	ent lien from a lawsuit		
	eck if this claim relates to mmunity debt	to a Other	(including a right to offset)		
Date d	ebt was incurred	La	st 4 digits of account number	408A	
	•		this page. Write that number he	ere:	\$197,626.16
	s is the last page of you e that number here:	r form, add the dollar v	alue totals from all pages.		\$197,626.16
Dort 0	List Others to Bo	Natified for a Dobt T	hat You Already Listed		
trying than o	to collect from you for a	debt you owe to some e debts that you listed	one else, list the creditor in Par	t 1, and then I	ady listed in Part 1. For example, if a collection agency is ist the collection agency here. Similarly, if you have more you do not have additional persons to be notified for any
	Name, Number, Street, C City of Chicago Department of Fina PO Box 88292 Chicago, IL 60680				e in Part 1 did you enter the creditor? of account number
	Name, Number, Street, C	city, State & Zip Code		On which lin	e in Part 1 did you enter the creditor? <b>2.1</b>
	Doc # 2017-CH-009 50 W Washington Chicago, IL 60602			Last 4 digits	of account number
	Name, Number, Street, C	ity, State & Zip Code		On which lin	e in Part 1 did you enter the creditor?
	175 N Franklin #20 Chicago, IL 60606	1		Last 4 digits	of account number

			Dο	cument	Page 20 of 48	
Fill in	this inforn	nation to identify your	case:			
Debto	r 1	Victoriana Bautis	ta			
D O D (O		First Name	Middle Name		Last Name	
Debto						
(Spouse	if, filing)	First Name	Middle Name		Last Name	
United	States Ba	nkruptcy Court for the:	NORTHERN DI	STRICT OF IL	LINOIS	
Case r	number					
(if knowr						Check if this is an
						amended filing
<b>-</b>						
		n 106E/F		_		
<u>Sche</u>	edule E	/F: Creditors W	ho Have Ur	nsecured	Claims	12/15
Schedu Schedu left. Atta	le G: Execu le D: Credito ach the Con	tory Contracts and Unexp ors Who Have Claims Sec	ired Leases (Officia ured by Property. If	al Form 106G). I more space is	list executory contracts on Schedule A/B: Property (O Do not include any creditors with partially secured cla needed, copy the Part you need, fill it out, number the port in a Part, do not file that Part. On the top of any a	ims that are listed in entries in the boxes on the
Part 1	: List Al	II of Your PRIORITY Un	secured Claims			
1. Do	any credito	ors have priority unsecure	d claims against yo	u?		
	No. Go to P	art 2.				
	Yes.					
Part 2	List Al	II of Your NONPRIORIT	Y Unsecured Cla	ims		
3. Do	any credito	ors have nonpriority unsec	cured claims agains	st you?		
	No. You hav	ve nothing to report in this p	art Submit this form	to the court with	your other schedules	
		to nothing to roport in the p	art. Cabrille and form	to the court with	your office conceaned.	
	Yes.					
uns tha	secured clair	n, list the creditor separately	y for each claim. For	each claim listed	ne creditor who holds each claim. If a creditor has more d, identify what type of claim it is. Do not list claims already have more than three nonpriority unsecured claims fill out	y included in Part 1. If more
						Total claim
4.1	Com Ed	I	Las	at 4 digits of acc	count number	\$1,000.00
	Nonpriority	/ Creditor's Name		•	<del></del>	<u> </u>
		ment Center	Wh	en was the deb	t incurred?	
	PO Box	tream, IL 60197				
		treet City State Zlp Code	As	of the date you	file, the claim is: Check all that apply	
	Who incu	rred the debt? Check one.				
	Debtor	1 only		Contingent		
	☐ Debtor	2 only		Unliquidated		
	☐ Debtor	1 and Debtor 2 only		Disputed		
		t one of the debtors and an	other Typ	e of NONPRIOR	RITY unsecured claim:	
		if this claim is for a com		Student loans		
	debt			Obligations arisi	ng out of a separation agreement or divorce that you did r	not
	Is the clai	m subject to offset?	repo	ort as priority cla	ims	
	■ No			Debts to pension	n or profit-sharing plans, and other similar debts	
	☐ Yes			Other. Specify		

Page 21 of 48 Case number (if know) Document Debtor 1 Victoriana Bautista

Peoples Energy	Last 4 digits of account number	\$2,000
Nonpriority Creditor's Name		
200 East Randolph	When was the debt incurred?	
Chicago, IL 60601  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
■ Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	☐ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	$\square$ Debts to pension or profit-sharing plans, and other similar debts	
☐ Yes	Other. Specify	

#### Part 3: List Others to Be Notified About a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

#### Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Total Claim
	6a.	Domestic support obligations	6a.	\$ 0.00
Total claims				 
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$ 0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$ 0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ 0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$ 0.00
	01	On the Advance	01	Total Claim
	6f.	Student loans	6f.	\$ 0.00
Total claims				
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ 0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ 0.00
	6i.	<b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 3,000.00
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$ 3,000.00

		17(7(4)))))	111 1 7000. 7 7 171 40	
Fill in this infor	mation to identify your	case:		
Debtor 1	Victoriana Bautis	ta		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(II KIIOWII)				

### Official Form 106G

### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company with	h whom you have the c er, Street, City, State and ZIP Co	ontract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			_
	City		State	ZIP Code	<del>_</del>
2.2					
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
2.3	•				
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.4					
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.5			·	·	
	Name				_
	Number	Street			
	City		State	ZIP Code	

		Docume	nt Page 23 d	of 48	
Fill in this	information to identify your	case:			
Debtor 1	Victoriana Bautis	sta			
200101	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filir	ng) First Name	Middle Name	Last Name		
United Sta	tes Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case numl	her				
(if known)				☐ Check if this is an	
				amended filing	
Officia	l Form 106H				
Schad	lule H: Your Cod	lahtors		12/1	5
Jenea	die II. Tour ood	icbioi 3		12/1	<del>-</del>
	and case number (if known you have any codebtors? (If	,		e as a codebtor.	
■ No					
☐ Yes	•				
<b>□</b> 163	•				
	h <mark>in the last 8 years, have yo</mark> a, California, Idaho, Louisiana			ry? (Community property states and territories include ington, and Wisconsin.)	
■ No	Go to line 3.				
	s. Did your spouse, former spo	ouse, or legal equivalent live	with you at the time?		
	214 ) 04. 040400, 100. 040	race, er regar equitarent irre	, man you at ano anno.		
in line Form	2 again as a codebtor only	if that person is a guaran	tor or cosigner. Make	r if your spouse is filing with you. List the person sho sure you have listed the creditor on Schedule D (Offi 06G). Use Schedule D, Schedule E/F, or Schedule G to	icial
	Column 1: Your codebtor Name, Number, Street, City, State and 2	ZIP Code		Column 2: The creditor to whom you owe the de Check all schedules that apply:	bt
3.1				☐ Schedule D, line	
	Name			☐ Schedule E/F, line	
				☐ Schedule C/F, line	
_					
	Number Street City	State	ZIP Code		
	Oity	State	ZIF Code		
3.2	Name			Schedule D, line	
	INALLIC			☐ Schedule E/F, line	
				☐ Schedule G, line	
	Number Street	State	ZIP Code	_	
	L.IIV	STATE	ALC COMP		

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							_				
Fill	in this information to identify	your ca	ase:								
Del	btor 1 Victor	iana B	autista			_					
1 -	btor 2 buse, if filing)					_					
Uni	ited States Bankruptcy Court	t for the	NORTHERN DISTRIC	T OF ILLINOIS		_					
	se number nown)						ПА	k if this is n amende	ed filing		
										g postpetition Illowing date:	
0	fficial Form 106l						M	IM / DD/ Y	YYYY		
S	chedule I: Your	Inc	ome								12/1
atta	use. If you are separated a ch a separate sheet to this term   Describe Employ Fill in your employment	form.		onal pages, write yo				imber (if	known). A	nswer every	
	information.			Debtor 1						ling spouse	
	If you have more than one attach a separate page wit information about addition:	th	Employment status	<ul><li>■ Employed</li><li>□ Not employed</li></ul>				☐ Empl	•		
	employers.		Occupation	Retired							
	Include part-time, seasona self-employed work.	al, or	Employer's name	4							
	Occupation may include st or homemaker, if it applies		Employer's address								
			How long employed the	nere?				_			
Par	rt 2: Give Details Abo	out Mon	thly Income								
	imate monthly income as ouse unless you are separate		ate you file this form. If y	you have nothing to r	report for	any	line, write	\$0 in the	space. Inc	lude your no	n-filing
	ou or your non-filing spouse he space, attach a separate s			embine the information	on for all e	empl	oyers for	that perso	on on the lir	nes below. If	you need
							For Deb	otor 1		otor 2 or ng spouse	
2.	List monthly gross wage deductions). If not paid me				2.	\$		0.00	\$	N/A	-
3.	Estimate and list monthly	y overti	me pay.		3.	+\$		0.00	+\$	N/A	-
4.	Calculate gross Income.	Add lin	e 2 + line 3.		4.	\$		0.00	\$	N/A	

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Deb	tor 1	Victoriana Bautista	-	С	ase nu	ımber (if known)				
					For D	ebtor 1		Debtor -filing s	2 or spouse	
	Cop	by line 4 here	4.		\$	0.00	\$		N/A	<u> </u>
5.	List	all payroll deductions:								
-	5a.	Tax, Medicare, and Social Security deductions	5a		\$	0.00	\$		N/A	
	5b.	Mandatory contributions for retirement plans	5b		\$	0.00	\$-		N/A	_
	5c.	Voluntary contributions for retirement plans	5c		\$ 	0.00	\$		N/A	
	5d.	Required repayments of retirement fund loans	5d	. :	\$	0.00	\$		N/A	_
	5e.	Insurance	5e	. :	\$	0.00	\$		N/A	
	5f.	Domestic support obligations	5f.		\$	0.00	\$		N/A	_
	5g.	Union dues	5g		\$	0.00	\$		N/A	_
	5h.	Other deductions. Specify:	_ 5h	.+	\$	0.00	+ \$		N/A	<u>\</u>
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	(	\$	0.00	\$		N/A	<u> </u>
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	5	₿	0.00	\$		N/A	<u> </u>
8.	List 8a.	all other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a	. :	\$	2,795.00	\$		N/A	
	8b.	Interest and dividends	8b	. :	\$	0.00	\$		N/A	_
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c	. ;	\$	0.00	\$		N/A	
	8d.	Unemployment compensation	8d	. :	\$	0.00	\$		N/A	<u> </u>
	8e.	Social Security	8e	. :	\$	773.00	\$		N/A	
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:	8f.		\$	0.00	\$		N/A	_
	8g. 8h.	Pension or retirement income Other monthly income. Specify:	8g 8h		\$ 	0.00	, <b>\$</b> _		N/A N/A	_
	OII.	Other monthly medine. Specify.	_ 011		Ψ	0.00	ΤΨ_		IN/A	<u></u>
9.	Add	d all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	-	3,568.00	\$		N/	Α
10.	Cal	culate monthly income. Add line 7 + line 9.	10.	\$	3.	568.00 + \$		N/A	= \$	3,568.00
		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.		· —	,	-				5,555.55
11.	Incl othe Do	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your er friends or relatives.  not include any amounts already included in lines 2-10 or amounts that are not accify:	depe						e <i>J</i> . +\$	0.00
12.		If the amount in the last column of line 10 to the amount in line 11. The rest te that amount on the Summary of Schedules and Statistical Summary of Certain lies						12.	\$	3,568.00
13.	Do	you expect an increase or decrease within the year after you file this form	?						Combi month	ned ly income
		No.								
		Voc Evoluin								1

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Fill	in this information to identify your case:				
Deb	otor 1 Victoriana Bautista		Chec	ck if this is:	
D-1-	otor 2		_	An amended filing	olen maatmatti alkaan ahaantaa
	ouse, if filing)			A supplement snow 13 expenses as of	ving postpetition chapter the following date:
Unit	ited States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLING	DIS	-	MM / DD / YYYY	
Cas	se numbe <b>r</b>				
1	cnown)				
Of	fficial Form 106J				
	chedule J: Your Expenses				12/15
Be	as complete and accurate as possible. If two married people are ormation. If more space is needed, attach another sheet to this f mber (if known). Answer every question.				or supplying correct
Par 1.	rt 1: Describe Your Household Is this a joint case?				
	■ No. Go to line 2.				
	☐ Yes. Does Debtor 2 live in a separate household?				
	□ No				
	☐ Yes. Debtor 2 must file Official Form 106J-2, <i>Expenses</i>	for Separate House	hold of Deb	tor 2.	
2.	Do you have dependents? ■ No				
	Do not list Debtor 1 and Debtor 2. Fill out this information for each dependent	Dependent's relati Debtor 1 or Debtor		Dependent's age	Does dependent live with you?
	Do not state the				□ No
	dependents names.				☐ Yes
					□ No □ Yes
					□ No
					☐ Yes
					□ No
_	Da vasus assessas includes —	-			☐ Yes
3.	Do your expenses include expenses of people other than yourself and your dependents?				
Est exp	tt 2: Estimate Your Ongoing Monthly Expenses timate your expenses as of your bankruptcy filing date unless your penses as of a date after the bankruptcy is filed. If this is a suppliplicable date.				
the	clude expenses paid for with non-cash government assistance if a value of such assistance and have included it on <i>Schedule I: You</i> fficial Form 106I.)	you know our Income		Your exp	enses
4.	The rental or home ownership expenses for your residence. In payments and any rent for the ground or lot.	nclude first mortgage	4. \$		1,238.26
	If not included in line 4:				
	4a. Real estate taxes		4a. \$	i	0.00
	4b. Property, homeowner's, or renter's insurance		4b. \$		0.00
	4c. Home maintenance, repair, and upkeep expenses		4c. \$		100.00
_	4d. Homeowner's association or condominium dues	ma aquitu la ara	4d. \$		0.00
5.	Additional mortgage payments for your residence, such as hor	ne equity loans	5. \$	ı	0.00

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r 1	Victorian	a Bautista		Case num	ber (if known)	
Jtiliti	ies:					
a.	Electricity,	heat, natural gas		6a.	\$	300.00
b.	Water, sev	ver, garbage collection		6b.	\$	200.00
c.	Telephone	, cell phone, Internet, satelli	te, and cable services	6c.	\$	100.00
d.	Other. Spe	ecify:		6d.	\$	0.00
ood					\$	500.00
					\$	0.00
				9.	\$	100.00
	•	•		10.	\$	100.00
	•			11.	·	50.00
		•	ous or train fare.		*	
				12.	\$	50.00
nte	rtainment,	clubs, recreation, newspar	pers, magazines, and books	13.	\$	0.00
har	itable cont	ributions and religious do	nations	14.	\$	0.00
nsur	rance.	_				
o no	ot include in	surance deducted from your	pay or included in lines 4 or 20.			
5a.	Life insura	nce				0.00
5b.	Health ins	urance		15b.	\$	0.00
5c.	Vehicle ins	surance		15c.	\$	0.00
5d.	Other insu	rance. Specify:		15d.	\$	0.00
axe	s. Do not in	clude taxes deducted from y	our pay or included in lines 4 or 20.			
				16.	\$	0.00
					·	0.00
						0.00
						0.00
	•				\$	0.00
					Φ.	0.00
				061).		
		you make to support othe	ers who do not live with you.	40	<b>a</b>	0.00
•	·	artic avecases not included	d in lines 4 or E of this form or on		Incomo	
			in lines 4 or 5 or this form or on			0.00
						0.00
			uranaa		·	0.00
					·	0.00
		er's association or condomir	num dues		·	0.00
the	r: Specify:			21.	+\$	0.00
alcı	ulate vour r	nonthly expenses				
	-				\$	2,738.26
		•	otor 2), if any, from Official Form 106	6J-2	\$	
					,	2,738.26
20. /	Add IIIIC ZZC	and 22b. The result is you	т попину ехрепаса.		Ψ	2,736.20
alcı	ulate your r	nonthly net income.				
За.	Copy line	12 (your combined monthly i	income) from Schedule I.	23a.	\$	3,568.00
3b.	Copy your	monthly expenses from line	22c above.	23b.	-\$	2,738.26
Зс.			your monthly income.	22-	œ.	829.74
	The result	is your monthly net income.		230.	Ψ	029.14
٠	011 0V=00 <sup>4</sup> 3	un ingragge or decrees: !	Vour expenses within the very	tor vou file 41-1-	form?	
						ise or decrease because of a
			sasan wami and your or do you exper	or your mongage	J 1110111 10 1110160	o. doorddoo bouddoo or d
		Explain here:				
	Itilita. b. c. d. cook lottle lead to the lottle le	dilities: a. Electricity, b. Water, sev c. Telephone d. Other. Spe dod and house childcare and ce clothing, laundi dersonal care p dedical and der fransportation. do not include ca charitable continuate fransportation. do not include in fa. Life insura fis. Life insura fis. Health insu fis. Vehicle insura fis. Other insu fixes. Do not include in fis. Car payme fix. Car payme fix	Atilities:  a. Electricity, heat, natural gas  b. Water, sewer, garbage collection  c. Telephone, cell phone, Internet, satellid  d. Other. Specify:  cood and housekeeping supplies  childcare and children's education costs  childcare and children's education costs  childcare and children's education costs  choring, laundry, and dry cleaning  rersonal care products and services  ledical and dental expenses  ransportation. Include gas, maintenance, it is not include car payments.  charitable contributions and religious donsurance.  Ion on include insurance deducted from your isa. Life insurance  5b. Health insurance  5c. Vehicle insurance  5d. Other insurance. Specify:  caxes. Do not include taxes deducted from your pecify:  caxes. Do not include taxes deducted from your pecify:  cate payments for Vehicle 1  7b. Car payments for Vehicle 2  7c. Other. Specify:  7d. Other. Specify:  7d. Other. Specify:  Our payments of alimony, maintenance, reducted from your pay on line 5, Schedulater payments you make to support other pecify:  Cher real property expenses not included the property of the payments of alimony, maintenance, reducted from your pay on line 5, Schedulate payments you make to support other payments.  Copy line 22 (monthly expenses from line payments you monthly	Itilities:  a. Electricity, heat, natural gas b. Water, sewer, garbage collection c. Telephone, cell phone, Internet, satellite, and cable services d. Other. Specify: cod and housekeeping supplies childcare and children's education costs citothing, laundry, and dry cleaning rersonal care products and services ledical and dental expenses ransportation. Include gas, maintenance, bus or train fare. Io not include car payments. Intertainment, clubs, recreation, newspapers, magazines, and books charitable contributions and religious donations surance. Io not include insurance deducted from your pay or included in lines 4 or 20. 5a. Life insurance 5b. Health insurance 5c. Vehicle insurance. Specify: axes. Do not include taxes deducted from your pay or included in lines 4 or 20. pecify: axes. Do not include taxes deducted from your pay or included in lines 4 or 20. pecify: axes. Do not include taxes deducted from your pay or included in lines 4 or 20. pecify: axes. Do not include taxes deducted from your pay or included in lines 4 or 20. pecify: axes. Do not include taxes deducted from your pay or included in lines 4 or 20. pecify: axes. Do not include taxes deducted from your pay or included in lines 4 or 20. pecify: axes. Do not include taxes deducted from your pay or included in lines 4 or 20. pecify: axes. Do not include taxes deducted from your pay or included in lines 4 or 20. pecify: axes. Do not include taxes deducted from your pay or included in lines 4 or 20.  Broperty: axes. Do not include taxes deducted from your pay or included in lines 4 or 20.  Broperty: axes. Do not include taxes deducted from your pay or included in lines 4 or 20.  Broperty: axes. Do not include included in lines 4 or 5 of this form 1 of the payments you make to support others who do not live with you.  Broperty: axes. Do not include included in lines 4 or 5 of this form 1 of the payments you make to support others who do not live with you.  Broperty: axes. Do not include included in lines 4 or 5 of this form 1 of the payments your mo	Itilities: a. Electricity, heat, natural gas b. Water, sewer, garbage collection c. Telephone, cell phone, Internet, satellite, and cable services d. Other. Specify: cod and housekeeping supplies 7. hillidcare and children's education costs 8. hillidcare and children's education costs 8. hillidcare and children's education costs 8. hillidcare and children's education costs 10. hillidcare and children's education costs 11. ransportation. Include gas, maintenance, bus or train fare. 12. no not include aca payments. 12. intertainment, clubs, recreation, newspapers, magazines, and books 13. haritable contributions and religious donations 14. sururance. 15. haritable contributions and religious donations 14. sururance. 15. health insurance 15. health insurance 15. health insurance deducted from your pay or included in lines 4 or 20. foc. Other insurance 15. health insurance sepaily:  15. axes. Do not include taxes deducted from your pay or included in lines 4 or 20. fpecify: 15. axes. Do not include taxes deducted from your pay or included in lines 4 or 20. fpecify: 16. hyperinsurance. Specify: 17. hyperinsurance. Specify: 17. hyperinsurance. Specify: 17. hyperinsurance for Vehicle 1 17. hyperinsurance for Vehicle 2 18. hyperinsurance for Vehicle 2 19. hyperinsurance for Vehicle 2 20. hyperiny: 19. hyperinsurance for hyperinsurance	Itilities: a. Electricity, heat, natural gas b. Water, sewer, garbage collection c. Telephone, cell phone, Internet, satellite, and cable services d. Other. Specify: 6d. \$ cod and housekeeping supplies 7, \$ childcare and children's education costs 8, \$ childcare and children's education costs 8, \$ childcare and children's education costs 8, \$ childcare and children's education costs 10, \$ lectical and dental expenses 110, \$ lectical and dental expenses 111. \$ lectical and dental expenses 112. \$ lectical and dental expenses 113. \$ lectical and certain include gas, maintenance, bus or train fare. In on include car payments. Incertainment, clubs, recreation, newspapers, magazines, and books 13, \$ lectical and centributions and religious donations 14. \$ lond include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15b. Health insurance 15c. Vehicle insurance 15c. Vehicle insurance 15d. Other insurance. Specify: 2

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Fill in this i	information to identify you	r case:			
Debtor 1	Victoriana Bauti				
Debioi	First Name	Middle Name	Last Name	<del></del>	
Debtor 2 (Spouse if, filing	g) First Name	Middle Name	Last Name		
United State	es Bankruptcy Court for the:	NORTHERN DISTRIC	T OF ILLINOIS		
Case numb (if known)	er				☐ Check if this is an amended filing
	Form 106Dec				
Decla	ration About	an Individua	l Debtor's Sc	hedules	12/15
obtaining m		in connection with a ban			nt, concealing property, or or imprisonment for up to 20
Did yo	ou pay or agree to pay som	eone who is NOT an atto	orney to help you fill out b	ankruptcy forms?	
■ N	lo				
□ Y	es. Name of person				tcy Petition Preparer's Notice, d Signature (Official Form 119)
	penalty of perjury, I declare ey are true and correct.	e that I have read the sur	nmary and schedules filed	d with this declaration a	nd
X /s/	Victoriana Bautista		X		
	ctoriana Bautista gnature of Debtor 1		Signature of I	Debtor 2	

Date \_\_\_\_\_

Date **January 18, 2018** 

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Fill	in this inforn	nation to identify your	case:			
	otor 1	Victoriana Bautis				
		First Name	Middle Name	Last Name		
	otor 2 ouse if, filing)	First Name	Middle Name	Last Name		
Uni	ted States Ba	nkruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Car	se number					
	nown)				_	Check if this is an amended filing
	ficial Fo atement		Affairs for Indivi	duals Filing for B	ankruptcy	4/10
info	rmation. If m		ittach a separate sheet to	are filing together, both are this form. On the top of an		
Par	t 1: Give D	Details About Your Mar	ital Status and Where Yo	u Lived Before		
1.	What is you	r current marital status	?			
	<ul><li>☐ Married</li><li>■ Not mar</li></ul>	ried				
2.	During the la	ast 3 years, have you li	ved anywhere other than	where you live now?		
	□ No					
	_	st all of the places you liv	red in the last 3 years. Do r	not include where you live nov	V.	
	Debtor 1 Pr	ior Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ac	Idress:	Dates Debtor 2 lived there
	8229 S Ka Chicago, I	mensky Ave L 60652	From-To:	☐ Same as Debtor	1	☐ Same as Debtor 1 From-To:
<b>3.</b> state	es and territor	<i>ie</i> s include Arizona, Cali		egal equivalent in a commur evada, New Mexico, Puerto R Official Form 106H).		
Par	t 2 Explai	n the Sources of Your	Income			
4.	Fill in the total	al amount of income you	received from all jobs and	ng a business during this yeall businesses, including part we together, list it only once un	-time activities.	endar years?
	No					
	☐ Yes. Fill	I in the details.				
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)

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5.	Did you receive any other income during this year or the two previous calendar years?
----	---

Include income regardless of whether that income is taxable. Examples of other income are alimony, child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

Yes. Fill in the details.

	Debtor 1		Debtor 2			
	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income (before deductions and exclusions)		
From January 1 of current year until the date you filed for bankruptcy:	Social Security Benefits	\$773.00				
	Rental real estate	\$1,800.00				
For last calendar year: (January 1 to December 31, 2017)	Social Security Benefits	\$9,096.00				
	Rental real estate	\$3,600.00				
For the calendar year before that: (January 1 to December 31, 2016)	Social Security Benefits	\$9,072.00				

#### List Certain Payments You Made Before You Filed for Bankruptcy

6.	Are either Debtor 1's or Debtor 2's debts	primarily	consumer	debts?
----	---	-----------	----------	--------

□ No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more?

□ No. Go to line 7.

List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

#### Debtor 1 or Debtor 2 or both have primarily consumer debts.

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

No.

□ Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an

attorney for this bankruptcy case.

**Creditor's Name and Address** Dates of payment **Total amount** Amount you Was this payment for ... paid still owe

<sup>\*</sup> Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.

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Case number (if known) Document Debtor 1 Victoriana Bautista Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Nο ☐ Yes. List all payments to an insider. **Insider's Name and Address** Reason for this payment Dates of payment Total amount Amount you still owe paid Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments to an insider **Insider's Name and Address** Dates of payment **Total amount** Amount you Reason for this payment still owe Include creditor's name paid Identify Legal Actions, Repossessions, and Foreclosures Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. П No Yes. Fill in the details. Case title Nature of the case Court or agency Status of the case Case number Citimortgage, Inc. v Victoriana **Foreclosure** Clerk, Chancery Pending Bautista, et al Doc# □ On appeal 2017-CH-009194 50 W Washington St., Room □ Concluded 802 Chicago, IL 60602 City of Chicago v Victoriana Administrative Chicago Department of Pending Bautista Hearing **Admin Hearings** ☐ On appeal 17WD05408A Chicago, IL □ Concluded 10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below.

No. Go to line 11.

☐ Yes. Fill in the information below.

**Creditor Name and Address** Describe the Property Date Value of the property **Explain what happened** 

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

Yes. Fill in the details.

**Creditor Name and Address** Describe the action the creditor took Date action was Amount taken

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

Nο

П Yes

Official Form 107

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Pai	t 5: List Certain Gifts and Contributions							
13.	Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?  ■ No □ Yes. Fill in the details for each gift.							
	Gifts with a total value of more than \$600 per person  Person to Whom You Gave the Gift and	Describe the gifts	Dates you gave the gifts	Value				
	Address:							
14.	Within 2 years before you filed for bankrup  ■ No □ Yes. Fill in the details for each gift or conf	tcy, did you give any gifts or contributions with a tota ribution.	al value of more than	\$600 to any charity?				
	Gifts or contributions to charities that total more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)	al Describe what you contributed	Dates you contributed	Value				
Pai	t 6: List Certain Losses							
15.	Within 1 year before you filed for bankruptor gambling?  No Yes. Fill in the details.	ry or since you filed for bankruptcy, did you lose any	thing because of the	ft, fire, other disaster,				
	how the loss occurred	escribe any insurance coverage for the loss clude the amount that insurance has paid. List pending surance claims on line 33 of Schedule A/B: Property.	Date of your loss	Value of property lost				
Pai	t 7: List Certain Payments or Transfers							
16.	consulted about seeking bankruptcy or pre	ey, did you or anyone else acting on your behalf pay of paring a bankruptcy petition? parers, or credit counseling agencies for services required		erty to anyone you				
	□ No							
	Yes. Fill in the details.							
	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You	Description and value of any property transferred	Date payment or transfer was made	Amount of payment				
	Ronald P Strojny 5839 W 35th Street Cicero, IL 60804	\$0 to \$4,000 in attorney fees per CARA, remainder of \$4,000 through the plan; \$310 to filing fee	2018	\$310.00				
17.	Within 1 year before you filed for bankrupto promised to help you deal with your credito Do not include any payment or transfer that yo		or transfer any prope	erty to anyone who				
	No							
	Yes. Fill in the details.	Description and value of any property	Data navment	Amount of				
	Person Who Was Paid Address	Description and value of any property transferred	Date payment or transfer was made	Amount of payment				

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Debtor 1 Victoriana Bautista

18.	Within 2 years before you filed for bankrupt transferred in the ordinary course of your b Include both outright transfers and transfers minclude gifts and transfers that you have alread No	ousiness or financial at ade as security (such as	fairs? s the granting of a							
	☐ Yes. Fill in the details.									
	Person Who Received Transfer Address	Description and property transfe		paym	ribe any property or ents received or debts n exchange	Date transfer wa made	IS			
	Person's relationship to you									
19.	Within 10 years before you filed for bankrup beneficiary? (These are often called asset-pro		any property to a	self-settle	d trust or similar device	of which you are a	l			
	Yes. Fill in the details.	No No Fill in the details								
	Name of trust	Description and	Description and value of the property tran		sferred	Date Transfer w	as			
	t Company Financial Associate In	atuumanta Cafa Danas	it Dawas and Ct		-					
Pa	tt 8: List of Certain Financial Accounts, In	struments, Safe Depos	sit Boxes, and St	orage Unit	is .					
20.	sold, moved, or transferred? Include checking, savings, money market, or	Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage								
	houses, pension funds, cooperatives, associations, and other financial institutions.									
	Yes. Fill in the details.									
	Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account instrument	unt or	Date account was closed, sold, moved, or transferred	Last balan before closing trans	or			
21.	Do you now have, or did you have within 1 cash, or other valuables?	year before you filed fo	or bankruptcy, ar	ny safe de <sub>l</sub>	posit box or other depos	sitory for securities	,			
	■ No □ Yes. Fill in the details.									
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had ac Address (Number, State and ZIP Code)		Describe	the contents	Do you still have it?				
22.	Have you stored property in a storage unit	or place other than you	ur home within 1	year befor	re you filed for bankrupt	cy?				
	■ No □ Yes. Fill in the details.									
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has on to it? Address (Number, State and ZIP Code)		Describe	the contents	Do you still have it?				
Pai	rt 9: Identify Property You Hold or Control	for Someone Fise								
23.			clude any proper	ty you bor	rowed from, are storing	for, or hold in trus	t			
	■ No □ Yes. Fill in the details.									
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the pro (Number, Street, City Code)		Describe	the property	Val	ue			
	rt 10: Give Details About Environmental Info	ormation								
-or	the nurnose of Part 10 the following definiti	ons anniv								

Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or

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Debtor 1 Victoriana Bautista

> toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.

- Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance,

	hazardous material, pollutant, contaminant, or similar term.							
rt a	Il notices, releases, and proceedings tha	at you know about, regardless of wher	the	ey occurred.				
Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?								
	No							
	Yes. Fill in the details.							
		Governmental unit Address (Number, Street, City, State and ZIP Code)	d	Environmental law, if you know it	Date of notice			
Hav	e you notified any governmental unit of	any release of hazardous material?						
	No Yes. Fill in the details.							
		Governmental unit Address (Number, Street, City, State and ZIP Code)	d	Environmental law, if you know it	Date of notice			
Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.								
■ No □ Yes. Fill in the details.								
_		Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nat	ture of the case	Status of the case			
11:	Give Details About Your Business or	Connections to Any Business						
With	nin 4 years before you filed for bankrupt	cy, did you own a business or have an	y of	the following connections to any	business?			
	☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time							
	☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)							
	☐ A partner in a partnership							
☐ An officer, director, or managing executive of a corporation								
☐ An owner of at least 5% of the voting or equity securities of a corporation								
■ No. None of the above applies. Go to Part 12.								
Yes. Check all that apply above and fill in the details below for each business.								
		Describe the nature of the business						
		Name of accountant or bookkeeper		Dates business existed				
		cy, did you give a financial statement t	to ar	nyone about your business? Inclu	de all financial			
	No							
	Yes. Fill in the details below.							
Ad	dress	Date Issued						
	Has Naid Nada Nada Nada Nada Nada Nada Nada	As any governmental unit notified you that  No Yes. Fill in the details.  Name of site Address (Number, Street, City, State and ZIP Code)  No Yes. Fill in the details.  Name of site Address (Number, Street, City, State and ZIP Code)  No Yes. Fill in the details.  Name of site Address (Number, Street, City, State and ZIP Code)  No Yes. Fill in the details.  Case Title Case Number  It Give Details About Your Business or of the Number of a limited liability comp A member of a limited liability comp A partner in a partnership An officer, director, or managing executed and the No. None of the above applies. Go to P Yes. Check all that apply above and fill Business Name Address (Number, Street, City, State and ZIP Code)  No Within 2 years before you filed for bankruptonstitutions, creditors, or other parties.  No	No  Yes. Fill in the details.  Name of site Address (Number, Street, City, State and ZIP Code)  Ave you notified any governmental unit of any release of hazardous material?  No  Yes. Fill in the details.  Name of site Address (Number, Street, City, State and ZIP Code)  Ave you notified any governmental unit of any release of hazardous material?  No  Yes. Fill in the details.  Name of site Address (Number, Street, City, State and ZIP Code)  Ave you been a party in any judicial or administrative proceeding under any envious proceeding	No No No Yes. Fill in the details.  Name of site Address (Number, Street, City, State and ZIP Code) Adve you been a party in any judicial or administrative proceeding under any environs are yes. Fill in the details.  Case Title Case Number  Court or agency Name Name Address (Number, Street, City, State and ZIP Code) Address (Number, Street, City, State and ZIP Code)  Title Give Details About Your Business or Connections to Any Business  Within 4 years before you filed for bankruptcy, did you own a business or have any of A sole proprietor or self-employed in a trade, profession, or other activity, eith A member of a limited liability company (LLC) or limited liability partnership An officer, director, or managing executive of a corporation  An owner of at least 5% of the voting or equity securities of a corporation  No. None of the above applies. Go to Part 12.  Yes. Check all that apply above and fill in the details below for each business.  Business Name Address (Number, Street, City, State and ZIP Code)  Name of accountant or bookkeeper  Within 2 years before you filed for bankruptcy, did you give a financial statement to an astitutions, creditors, or other parties.  No Yes. Fill in the details below.  Name Date Issued	As any governmental unit notified you that you may be liable or potentially liable under or in violation of an environme  No Yes. Fill in the details.  Name of site Address (Number, Street, City, State and ZIP Code) Address (Number, Street, City, State and ZIP			

Part 12: Sign Below

I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers Statement of Financial Affairs for Individuals Filing for Bankruptcy Official Form 107 page 6 Case 18-01776 Doc 1 Filed 01/22/18 Entered 01/22/18 15:17:42 Desc Main Page 35 of 48
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are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Victoriana Bautista Signature of Debtor 2 Victoriana Bautista Signature of Debtor 1 Date January 18, 2018 Date Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ■ No ☐ Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☐ Yes. Name of Person . Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

## The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation	
\$245	filing fee	
\$75	administrative fee	
+ \$15	trustee surcharge	
\$335	total fee	

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

### **Chapter 11: Reorganization**

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

# Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html</a>#procedure.

#### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: <a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/Bankruptcy/BankruptcyResources/ApprovedCredit</a> AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 18-01776 Doc 1 Filed 01/22/18 Entered 01/22/18 15:17:42 Desc Main Document Page 40 of 48

B2030 (Form 2030) (12/15)

# **United States Bankruptcy Court**Northern District of Illinois

In r	e Victoriana Bautista		Case No.	
		Debtor(s)	Chapter	13
	DISCLOSURE OF COMP	ENSATION OF ATTORN	EY FOR DE	EBTOR(S)
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:			
	For legal services, I have agreed to accept		\$	4,000.00
	Prior to the filing of this statement I have receive	ed	\$	0.00
	Balance Due		\$	4,000.00
2.	\$310.00 of the filing fee has been paid.			
3.	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
4.	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
5.	■ I have not agreed to share the above-disclosed co	mpensation with any other person unl	ess they are mem	bers and associates of my law firm.
	☐ I have agreed to share the above-disclosed competopy of the agreement, together with a list of the			
6.	In return for the above-disclosed fee, I have agreed to	o render legal service for all aspects of	f the bankruptcy of	ease, including:
	<ul> <li>a. Analysis of the debtor's financial situation, and re</li> <li>b. Preparation and filing of any petition, schedules, s</li> <li>c. Representation of the debtor at the meeting of cre</li> <li>d. Representation of the debtor in adversary proceed</li> <li>e. [Other provisions as needed] Negotiations with secured creditors t reaffirmation agreements and applica 522(f)(2)(A) for avoidance of liens on</li> </ul>	statement of affairs and plan which maditors and confirmation hearing, and a lings and other contested bankruptcy represented to market value; exemptions as needed; preparation ar	ay be required; any adjourned hea natters; ption planning;	rings thereof; preparation and filing of
7.	By agreement with the debtor(s), the above-disclosed	fee does not include the following se	rvice:	
		CERTIFICATION		
this	I certify that the foregoing is a complete statement of bankruptcy proceeding.	any agreement or arrangement for pa	yment to me for r	epresentation of the debtor(s) in
,	January 18, 2018	/s/ Ronald P Strojny	,	
_	Date	Ronald P Strojny		
		Signature of Attorney Ronald P Strojny		
		5839 W 35th Street		
		Cicero, IL 60804	_	
		708-652-2800 Fax:		
		rpstrojny@yahoo.co  Name of law firm	)III	
1				

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

# RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtor and the attorney that conflicts with this agreement is void.

## A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

# THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.

- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

# B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly or, if required payments cannot be made, notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce).
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

## THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor, in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

#### *C*. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

	D.	RETAINERS AND PREVIOUS PAYMENTS
recei	ve fees ecked a ter, to l	mey may receive a retainer or other payment before filing the case but may not directly from the debtor after the filing of the case. Unless the following provision and completed, any retainer received by the attorney will be treated as a security be placed in the attorney's client trust account until approval of a fee application by
	paym	ttorney seeks to have the retainer received by the attorney treated as an advance ent retainer, which allows the attorney to take the retainer into income immediately. ttorney hereby provides the following further information and representations:
	(a)	The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:
	(b)	The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
	(c)	The retainer is a flat fee for the services to be rendered during the Chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;

- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the Chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

## E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

[Remaining page intentionally left blank.]

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# F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

rep	Any attorney retained to represent a debtor in a Chapter 13 case is responsible for presenting the debtor on all matters arising in the case unless otherwise ordered by the court. It all of the services outlined above, the attorney will be paid a flat fee of \$\(\frac{4000.00}{\}\).	
2.	In addition, the debtor will pay the filing fee in the case and other expenses of \$\\\ 310.00	
3.	Before signing this agreement, the attorney received \$ 0	
	toward the flat fee, leaving a balance due of \$ 4000.00 ; and \$ 310.00 for expenses,	
	leaving a balance due of \$0	
4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.		
Da	ate: 01/18/2018	
Sig	gned: Victoriosa Bartiste Carol Hu	
De	ebtor(s) Attorney for the Debtor(s)	
Do	not sign this agreement if the amounts are blank.	

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# United States Bankruptcy Court Northern District of Illinois

In re	Victoriana Bautista		Case No.	
		Debtor(s)	Chapter 13	
	VER	RIFICATION OF CREDITOR MA	ATRIX	
		Number of 0	Creditors:	7
	The above-named Debtor(s) h (our) knowledge.	nereby verifies that the list of credito	ors is true and correct to the be	st of my
Date:	January 18, 2018	/s/ Victoriana Bautista Victoriana Bautista Signature of Debtor		

Citimortgage Inc Po Box 9438 Gaithersburg, MD 20898

City of Chicago Department of Finance PO Box 88292 Chicago, IL 60680

Clerk of Chicago Admin Hearings Attn: Docket # 17WD05408A 740 North Sedgwick Street Chicago, IL 60654

Clerk, Chancery
Doc # 2017-CH-009194
50 W Washington St., Room 802
Chicago, IL 60602

Com Ed Bill Payment Center PO Box 6111 Carol Stream, IL 60197

Ira T Nevel
175 N Franklin #201
Chicago, IL 60606

Peoples Energy 200 East Randolph Chicago, IL 60601